



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/412,042	10/04/1999	ROBERT S. MARTIN	EXPO0001	9151
22862	7590	11/04/2004	EXAMINER	
GLENN PATENT GROUP 3475 EDISON WAY, SUITE L MENLO PARK, CA 94025			POINVIL, FRANTZY	
			ART UNIT	PAPER NUMBER
			3628	

DATE MAILED: 11/04/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/412,042	MARTIN ET AL.
	Examiner	Art Unit
	Frantzy Poinvil	3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 15 July 2004.
 2a) This action is FINAL. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-22 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 1-22 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____. | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| | 6) <input type="checkbox"/> Other: _____. |

DETAILED ACTION

1. Applicant's arguments are moot in view of the new grounds of rejection.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Field (US Patent No. 6,073,104).

As per claim 1, Field teaches a system and method for invoice record management. The system and method comprise a credit-limits database for providing certain accounts receivable financing limit information related to a particular pre-qualified buyer of healthcare provider. The claimed pre-qualified buyer is interpreted as patients of the healthcare provider wherein debts are paid by the patients and/or their health insurance companies. Not the abstract and column 2, lines 1-26.

An invoice data entry system that accesses the credit-limits database and flags an individual invoice to the particular pre-qualified buyer according to credit limits and accounts receivable financing limits information and an accounts receivable database connected to receive the individual invoice (column 3, lines 3-8 and column 5, lines 14 to column 6, line 17);

wherein if the individual invoice receivable meets various criteria and is sold to or financed by a financial institution, the credit-limits is automatically adjusted to reflect an open account to the particular pre-qualified buyer (column 10, line 55 to column 11, line 49). It should be noted that the accounts receivables of Field relates to healthcare receivables and buyers/sellers are patients and/or healthcare providers and financial institutions. The account receivables being related to a particular pre-qualified buyer of a manufacturer, trader or exporter are not explicitly stated. Field suggests relating the accounts receivables to any types of receivables from providers of services and/or goods

(6, lines 23-30) and from industrial suppliers (column 23, lines 4-9). The accounts receivables being related to a pre-qualified manufacturer, trader or exporter would have been obvious to do in the system of Field in order to expand the scope of the system of Field thus making the system available to a plurality of different types of service providers.

As per claim 2, Field discloses the accounts receivable comprise credit insurance accounts wherein the credit limits comprise insurance policy limits and wherein the various criteria comprise the credit insurance policy criteria. See column 8, lines 35-38 and column 10, line 55 to column 11, line 49.

As per claim 3, Field discloses the invoices are tested to assure compliance with the terms and conditions of an insurance policy whether or not the invoices are purchased or financed. See column 8, lines 35-38 and column 10, line 55 to column 11, line 49.

As per claim 4, Field discloses the various criteria comprise criteria is defined by the financing agreements. See column 13, line 3 to column 14, line 17 and column 16, lines 14-30.

As per claim 5, Field discloses the invoice data entry system inputs, sorts and processes data provided in various formats to convert the data into a system format and wherein the invoices and data entry system optionally extracts the data from a data source (column 9, lines 8-37).

As per claim 6, Field teaches the credit-limits database is updated with information provided by a credit insurance underwriter, and/or by a commitment to finance the particular pre-qualified buyer by the financial institution. See column 9, lines 39-51.

As per claim 7, Field discloses a filter for providing a user selection of which of any individual invoices are to be the subject of a sale or financing to the financial institution. See column 9, line 46 to column 10, line 14 and column 16, lines 14-30.

As per claim 8, Field discloses a reports generator for providing particular information regarding any information stored in the accounts receivable database. See column 17, lines 54-58 and column 7, line 38 to column 8, line 34.

As per claim 9, Field discloses a payments and credits utility connected to the accounts receivable database and the credit limits database for providing a collection record and remittance to the financial institution whenever a payment is received from the particular pre-qualified buyer for the individual invoice in the accounts receivable database. See column 10, line 55 to column 12, line 22 and column 7, line 38 to column 8, line 34.

As per claims 10-13, Field teaches the financial institutions, the healthcare providers, payors and/or payees are remotely located and may access the system using a network. See figure 1, column 7, lines 1-7. The information management system can be accessed by the SPE's accounting system and the provider's accounting system. See figure 4. Providing access to the system by providing Internet access to the information management system would have been obvious to one of ordinary skill in the art at the time of the invention in order to provide instant access to any entities in the system from any remote location.

Claim 14 contains limitations addressed in claims 1-4 and these claims are rejected under a similar rationale. Claim 14 further recites providing rule-checking of invoices according to destination country limits and or destination countries. Such is not explicitly taught by Field. Such would have been obvious to one of ordinary skill in the art at the time of the invention in order to provide rules for minimizing risks when dealing with remote parties.

Claim 15 contains features recited in claims 1-4 and 10-13, and therefore are rejected under a similar rationale.

As per claim 16, using a combination of HTML, browser-resident programs using ActiveX, Active Document, Java or similar technical platforms and stand alone utilities that are installed on the user's PC so new versions of an interface program can be automatically downloaded from the centralized over the Internet connection is not explicitly taught by Field. As per this feature, computer programs for facilitating access to the Internet web pages/sites and associated servers are routinely written using a combination of HTML, browser resident programs using ActiveX, Active Document, Java or other similar technical platforms. Using this similar technique in the system of Field would have been obvious to one of ordinary skill in the art at the time of the invention in order to program the system in a logical and efficient manner so remote users can access the system in an interactive manner.

As per claims 17-22, note figures 2-4 and the rejection regarding claim 16 above. Furthermore, the various claimed communication/connection techniques are well known within the electronic communication art at the time the invention was made. Therefore, it would have been obvious to one having ordinary skill in the art to include such a feature in the system of Field . One would have been motivated to do so order to increase the availability, access and security in the system.

Conclusion

3. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Frantzy Poinvil whose telephone number is (703) 305-9779. The examiner can normally be reached on Monday-Thursday.

The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

FP

October 26, 2004


FRANTZY POINVIL
PRIMARY EXAMINER
AIL3628